

Spotlight

February 2005

American Income Life & National Income Life

Volume 38 • Number 2



**AMS—
The Keys to Your Success**

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

The Keys to the City — The Keys to Success

I am going to set a scene for you.

There is a town-wide celebration and the town's hero is being recognized for his acts of bravery. The mayor and the town council are all present and accounted for. The local library is garnished with a red ribbon and everyone is hovered at the bow. As the mayor makes his speech, he graciously hands the hero the metaphorical "keys to the city."

We have all witnessed such a scene whether in person or on television, and we are all familiar with the honor it bestows on the one receiving the recognition.

Now, I want to paint a different scene in your mind.

There is a company-wide, American Income and National Income, celebration and you are being recognized for your acts of success. I'm standing at your side and your Agency, the Executive Council, and the Home Office are all present and accounted for. Your Agency is garnished with a red ribbon and we are all hovered at the bow. As I begin my speech, I graciously hand you the metaphorical "keys to the city."

Since I have been involved with American Income, I have been a believer in Mr. Rapoport's — American Income's founder — philosophy of "Opportunity Unlimited." I also believe that this "Opportunity Unlimited" is somewhat like getting the "keys to the city." What I mean is being a part of this organization allows you, and affords you, the opportunity of unlimited potential. Meaning, as high as you are willing to go, we are willing to help you get there.

Therefore, as the Home Office prepares to implement our new, state of the art, Agency and Recruiting Management Systems, your SGAs and I are pleased to share with you that the opportunity has never been brighter or more unlimited than it

is with this new system. In essence, we are re-handing you the "keys to the city," or rather the keys to your future success. This new system will work for you and provide you with the keys, or components, to reaching whatever level of success you so desire.

Let's take a look at the levels of success you can reach with this new system:

- With one code you can earn a 52.5 percent Supervising Agent contract
- With two codes you can earn a 55 percent Supervising Agent contract
- With three codes you can earn a 57.5 percent General Agent contract
- With four codes you can earn a 60 percent General Agent contract
- With five codes you can earn a 65 percent Master General Agent contract
- And, with each promotion of one of your Agents to MGA, you can earn an RGA contract.

Remember, a code is an Agent who has been contracted at least 30 days on the first day of any given month.

You are on the front lines every day making the best of your business. This is why I felt this opportunity was so important to share with you. I know when I was an Agent there was never a clear-cut leadership ladder. However, today that has changed!

Dates to Remember

Tuesday, March 29, 2005

All business and PR credits must be turned into the Home Office to count for March production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$532,613.66 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68.0%
Net to Gross:	78%

Congratulations are in Order!

Derrick Bates, a GA with the Steve Greer Agency, achieved \$100,000 of 13-month in force premium.

John Martin, an Individual Producer with the Robert Hughes Agency, achieved \$100,000 of 13-month in force premium.

Corey Neff, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Erin Ziegler, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

One Basic Question

Back to the Basics is the focus for 2005 and there is one basic question you should ask yourself when meeting with an applicant, "Are the policies I'm offering suitable to the needs of this client?" In asking this question, you should consider such issues as the applicant's financial condition, their need for insurance, the values, benefits and costs in relation to any existing coverage they might have, and whether, in the totality of the applicant's circumstances, this sale is suitable.

There are many individuals who need and benefit from the services we provide and by asking this one basic question you can make sure we provide what is best for each person we have the opportunity to serve.

Benefit Additions

We have some exciting news to pass on! As a result of preparing for the Agency Management System (AMS) conversion, we have been able to accomplish something which you have requested for many years. Beginning March 1, 2005, benefit add-ons will be handled the same as term rider add-ons. What this means is you will now receive advances and production credit! Benefit add-ons include Accidental Death Benefit (ADB), Special Accidental Death Benefit (SADB/B2000), Guaranteed Insurability Option (GIO), and Waiver of Premiums sold in the home. Additionally, benefit add-ons will be evaluated for retention purposes just as other new business and term rider add-ons are. *This is a great way to increase advances and to impact your retention.*

Expect more great improvements as we grow into the new Agency Management System.

Policy Service Request Forms

Form number L-7 (R191) is the Policy Service Request form. This form is used to make the following changes to the policy master record:

- Address change
- Name change
- Beneficiary change — primary and contingent
- Miscellaneous instructions — changes of bank draft dates, billing modes, etc.

The first block of information entitled "policies to be changed" should be filled in listing the policy number(s), insured(s), and owner(s). Oftentimes, we receive these forms with requested changes and the "policies to be changed" information has not been completed.

It is important this section is filled out completely. If we can't read the owner's signature, which is required, and there is no other identifying information listed, we will not be able to process the request.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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2005 Business Schedule

June

Monday, June 27	All business must be mailed to Home Office.
Tuesday, June 28	All business must be at the Home Office to be guaranteed for June.
Wednesday, June 29	Business received this day is not guaranteed for June.
Thursday, June 30	End of Month — business received this day is not guaranteed for June.

July

Monday, July 4	Independence Day — Home Office holiday.
Tuesday, July 26	All business must be mailed to Home Office.
Wednesday, July 27	All business must be at the Home Office to be guaranteed for July.
Thursday, July 28	Business received this day is not guaranteed for July.
Friday, July 29	End of Month — business received this day is not guaranteed for July.

August

Friday, Aug. 26	All business must be mailed to Home Office.
Monday, Aug. 29	All business must be at the Home Office to be guaranteed for August.
Tuesday, Aug. 30	Business received this day is not guaranteed for August.
Wednesday, Aug. 31	End of Month — business received this day is not guaranteed for August.

September

Monday, Sept. 5	Labor Day — Home Office holiday.
Tuesday, Sept. 27w	All business must be mailed to Home Office.
Wednesday, Sept. 28	All business must be at the Home Office to be guaranteed for September.
Friday, Sept. 30	End of Month — business received this day is not guaranteed for September.

October

Wednesday, Oct. 26	All business must be mailed to Home Office.
Thursday, Oct. 27	All business must be at the Home Office to be guaranteed for October.
Friday, Oct. 28	Business received this day is not guaranteed for October.
Monday, Oct. 31	End of Month — business received this day is not guaranteed for October.

November

Thursday, Nov. 24	Thanksgiving Day — Home Office holiday.
Friday, Nov. 25	All business must be mailed to Home Office. Home Office holiday.
Monday, Nov. 28	All business must be at the Home Office to be guaranteed for November.
Tuesday, Nov. 29	Business received this day is not guaranteed for November.
Wednesday, Nov. 30	End of Month — business received this day is not guaranteed for November.

December

Friday, Dec. 23	Christmas Eve Observed — Home Office holiday.
Monday, Dec. 26	Christmas Observed — Home Office holiday.
Tuesday, Dec. 27	All business must be mailed to Home Office.
Wednesday, Dec. 28	All business must be at the Home Office to be guaranteed for December.
Friday, Dec. 30	End of Month — business received this day is not guaranteed for December.

The full 2005 business calendar is posted on our Web site at www.aillife.com under the Agency Resource Center.

Promotions

Promoted To Supervising Agent

Bernadette Adams David Zophin Connecticut	Nathan Edelmann Nick Nitkowski Louisiana	Robert Hill Bob Olson Illinois	Brett Mercier David Zophin Massachusetts	Alma Serrata Eric Neal Texas	Robert Trujillo Slav Bitman North Carolina
Richard Barbour Steve Greer Texas	Aandra Erikson Rick Altig Minnesota	Nicholas Holcomb Rick Altig Washington	Ross Offers Eric Neal Texas	Diana Shageyeva Tom Williams Florida	Wayne Ulrich Paul Rumbuc Michigan
Ryan Bisanz Rick Altig Ontario	Thomas Gatlin Tom Williams Florida	David King Rick Altig Washington	Megan Olson Steve Hartman Arizona	Stanley Smith Paul Rumbuc Michigan	Sue Weiss Durhon Oldham Pennsylvania
Raphael Bouchereau Tom Williams Florida	Clara Grimes Geneser-Geneser Missouri	Steven King Paul Rumbuc Michigan	Raymond Oriol Eric Giglione New York	Helen Taylor Rick Altig British Columbia	Fayleasha Williams Eric Giglione New Jersey
Julia Clark David Zophin Connecticut	Pamela Hampton Steve Greer Texas	Jillian Lamb David Zophin Massachusetts	Gary Pino Jatoft-Foti California	Kristopher Termine Bob Olson Illinois	Lynda Williams Steve Greer Texas
Steven Domin Paul Rumbuc Michigan	Layman Harang Bill Jennings Colorado	Jessica Lapointe Ramin Kouladji New Brunswick	Philip Prata Eric Giglione New York	David Tran Furer-Whittinghill California	Wayne Wong Eric Giglione New Jersey

Promoted To General Agent

Alisa Dykes Steve Hartman Arizona	David Laggan James Surace Florida	Donald Martin Steve Hartman Arizona	Charles Riggs Steve Greer Texas	Kevin Willey Nick Nitkowski Louisiana
Adam Herman Joshua Chalom Ontario	Paul Mahoney Vic Hancock Kentucky	Megan Olson Steve Hartman Arizona	Steven Sequeira Steve Friedlander New Zealand	

Promoted To Master General Agent

Diane Carrion Eric Giglione New Jersey	Benjamin Gibbs Geneser-Geneser Missouri	Willie Hayden David Zophin Rhode Island	Russell Morris Tom Williams Florida	Torrence Rowell Williams-Williams Georgia
Melanie Cohen David Zophin Massachusetts	John Hard Vic Hancock Indiana	Gabriel Hernandez David Zophin Rhode Island	James Palmes Nick Nitkowski Louisiana	Adam Smith Geneser-Geneser Missouri
Eric Dionne Ramin Kouladji New Brunswick	Robert Harris Jim Surace Ohio	Scott Johnson Ramin Kouladji Nova Scotia	Thomas Rosenbaugh Steve Hartman Arizona	

Individual Producers

1. Michael Hickson



Great Neck, NY

2. Sebastian Kazek



Tampa, FL

3. Zachary Hart



N. Royalton, OH

4. Marlon Underwood



Woodridge, IL

5. Derek Sandilands



Calgary, AB

6. Sylvia Freeman



Marietta, GA

7. Christopher Clark



Kailua, HI

8. Max Quasem



Rancho Cucamonga, CA

9. William Hathorne



Woodridge, IL

10. Lance Brown



Phoenix, AZ

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

January Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Michael Hickson	\$34,262	100		Jason Schlomann	Eric Giglione
2. Sebastian Kazek	22,372	91		Joseph Moore	Tom Williams
3. Zachary Hart	20,621		70.3	Mathew Hart	Jim Surace
4. Marlon Underwood	19,912		68.8	Marlon Underwood	Bob Olson
5. Derek Sandilands	18,573	91		John McGrath	Rick Altig
6. Sylvia Freeman	18,375	86			Williams-Williams
7. Christopher Clark	16,503		69.9	Christopher Clark	Rick Altig
8. Max Quasem	16,387		86.8	Erik Graham	David Cohen
9. William Hathorne	16,257		72.4	Kevin Khadivian	Bob Olson
10. Lance Brown	16,075		81.7		Steve Hartman
11. Samuel Cohen	15,072		72.8	Samuel Cohen	Durhon Oldham
12. Carla Miller	14,746		81.9		John Akers
13. DeSheila Hargrove	14,708		82.6	David Hausman	Eric Giglione
14. Noe Gonzales	14,309		80.3	Doreen Ryan-Foti	Jatoft-Foti
15. Pablo Pirela	13,691		75.4	Denise Gilbert	Bob Olson
16. Dmitriy Goncharuk	13,670		84.7	Dustin Venekamp	Altig-Orlovic
17. Timothy Clark	13,652		70.5	Marcus Smith	Jim Surace
18. Holly Desmond	13,600	93		Dustin Miller	Altig-Orlovic
19. Omar Hashimi	13,343		74.4	Steve Foti	Jatoft-Foti
20. Ryan Eckroth	13,004	79		Michael Zorn	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Michael Hickson	\$34,262	100		Jason Schlomann	Eric Giglione
* 2. Sebastian Kazek	22,372	91		Joseph Moore	Tom Williams
* 3. Zachary Hart	20,621		70.3	Mathew Hart	Jim Surace
* 4. Marlon Underwood	19,912		68.8	Marlon Underwood	Bob Olson
* 5. Derek Sandilands	18,573	91		John McGrath	Rick Altig
* 6. Sylvia Freeman	18,375	86			Williams-Williams
* 7. Christopher Clark	16,503		69.9	Christopher Clark	Rick Altig
* 8. Max Quasem	16,387		86.8	Erik Graham	David Cohen
* 9. William Hathorne	16,257		72.4	Kevin Khadivian	Bob Olson
* 10. Lance Brown	16,075		81.7		Steve Hartman
11. Samuel Cohen	15,072		72.8	Samuel Cohen	Durhon Oldham
12. Carla Miller	14,746		81.9		John Akers
13. DeSheila Hargrove	14,708		82.6	David Hausman	Eric Giglione
14. Noe Gonzales	14,309		80.3	Doreen Ryan-Foti	Jatoft-Foti
15. Pablo Pirela	13,691		75.4	Denise Gilbert	Bob Olson
16. Dmitriy Goncharuk	13,670		84.7	Dustin Venekamp	Altig-Orlovic
17. Timothy Clark	13,652		70.5	Marcus Smith	Jim Surace
18. Holly Desmond	13,600	93		Dustin Miller	Altig-Orlovic
19. Omar Hashimi	13,343		74.4	Steve Foti	Jatoft-Foti
20. Ryan Eckroth	13,004	79		Michael Zorn	Rick Altig

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

24 Years of Service

Larry Geneser

21 Years of Service

Robert Seeber

19 Years of Service

Gary Hausman

15 Years of Service

Robin Denham
Kathleen Unitas

12 Years of Service

Jeffery Churchfield
Bill Cook

11 Years of Service

Timothy Gray

10 Years of Service

Sonja Latonis
Gary Williams

7 Years of Service

Andre Abramovich
Manon Brulotte
David Provencher

6 Years of Service

Joseph Habeeb

5 Years of Service

Barbara Bomer
Asher Lavalley
Jose Sanchez
Scott Shirk

4 Years of Service

Erica Dalager

3 Years of Service

Peter Athas
Michelle Baxter
Patrick Duray
Susan Kelleher
Kevin Leonard
Craig Nugara
James Osio
Richard Spicer
Jean-Francois Vezina
Shannon Walker

2 Years of Service

Eric Bailly
John Breedlove
Christopher Clark
Desislava Dimitrova
Tamara Ford
Brian Fotovich
Kristie Gill
William Harris
Rusty Jewell
David Jones
Kenneth Medina
Rodney Mori
Michael Nowak
Byron Paz
Jeff Ribman
Brent Rieck
Lisa Roemer
Shelly Russell
Navarro Simmons
Patrick Stenglein
Terry Sullivan
William Trotman
Tung Truong

1 Year of Service

Alla Alexander
Richard Bailie

1 Year of Service Cont.

Dustin Baxter
Ray Burton
Brenda Hadayia
Robert Harris
Jeffrey Houck
Tammy Ingram
Aaron James
Francesca Jenkins
John Lundgren
Scott Primm
Ray Sharples
Ronald Steffensen
Leon Thompson
Kerly Titus
Glenn Vandesande
Kevin Wardall
Michelle Workman

Love 'Em or Lose 'Em

From SGAs to Individual Producers, the recruiting process is a team effort. Therefore, recruiting and retaining good Agents is an Agency-wide responsibility. Listed below are a few good hints that everyone can keep in mind when it comes to initiating relationships with good people and maintaining that relationship to keep them on track and involved in the Agency and the Company.

Hiring and Retaining Good Agents

Hiring good agents is not only important to our business; it's essential. Agents are the heart and soul of our business; they are the mechanism that makes our business run; they are the breath of life that enables our system to be something more than an idea. Our business cannot run unless someone (the Agents, in this case) is doing the work.

Finding the Right People

This is one of the most important things you, as a Manager, can do. Getting the right people into your Agency gets things moving in the right direction from the very beginning. "Most of us choose our spouse with care and raise our children with nurturing and compassionate attention. Yet, we tend to select the people who will join our company on the basis of an interview or two, and once they have joined, they often find that they must fend for themselves. This contrast illustrates the disparity between the environments of family and work. But, given the amount of time we must spend at work, wouldn't we all be happier if we took as much care at the office as at home to create a supportive environment? Wouldn't we also be far more successful?" The answer is yes.

The Customer Does Not Come First

It's important to remember if you want quality Agents, your organization must be of the same caliber. If you expect to attract people who thrive being as dedicated to the business as possible, doing more than what is expected, and putting forth 110 percent without any consideration being given to their own personal needs, thoughts, and desires, you are truly fooling yourself. And, eventually, you'll be "chasing your tail" trying to replace the ones who leave, or worse, not being able to attract anyone professional enough to help you succeed in your business. It's obvious to most of us, by now, that leads, bonuses, and convention play a large part in attracting employees. I will say, however, hiring a good person must go much farther than just having a great set of perks. There must be more to it than that. For the customer to be served with the best results humanly possible, my view is the customer should not come first; our Agents should. When an Agency puts its Agents first, it's a

happy Agency with which to work. If the Agents are happy, the service they will provide to the customer will be outstanding. If the service is outstanding, the customer will be happy and that only spells successful results for the Agency. What this means is that careful consideration to what Agents and other team members think, want, and suggest should be considered. It is important that we not treat our new Agents and recruits as numbers. Treat them as people. Treat them with respect by talking to them as people, as peers. In fact, a good idea would be to remove the term "Agents" all together. The word "Associates" may empower them with a feeling of more respect and purpose.

Leadership and Flexibility is a Must

An open, friendly atmosphere is a must in a workplace. Nobody likes micro-managing. This is for a reason. When a work environment is open enough for all to contribute and offer ideas and suggestions, without ridicule or negative response, this sparks creativity in the sales force and, again, empowers them to contribute more to the business. If everyone feels part of the leadership process, they will have a satisfying feeling which can go a long way. When a person looks forward to waking up in the morning to begin working in a place where they feel management gives them respect and thinks highly of them, they will put forth the effort to show appreciation.

Communication is Key

Communicating is very important, not only in day to day business, but in retention as well. People need to feel as though they have a grasp on what is going on within your Agency. They want to know where the company is going and how they will be part of that process. They need to feel they are involved in the company. Being part of any planning process, being able to contribute ideas for the company, and essentially being heard is all part of communication. This is why it is important for you to know why your people wanted to join your Agency in the first place and capitalize on that. Talk to your people, team, and your co-workers. Not only should you get to know them, you should get to know what they continue to want and think. Don't think for a minute that a person's desires and thoughts on particular matters will be the same later down the road as they were when they first joined the Agency. Things change, including thoughts and desires. Keep up with these changes. Get feedback from your Agents. Find out what they think is right and wrong with the company. Provide a feedback forum. And, most importantly, act on the information you receive from this feedback.

Article contributed by Domenico Bertini

Supervising Agents



1. Rashid Bokhari
Woodridge, IL



2. Kimmoy Lewis
Tampa, FL



3. Haylee Nye
Salt Lake City, UT

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Rashid Bokhari	\$24,751	\$24,816	89		5	Kevin Khadivian	Bob Olson
2. Kimmoy Lewis	22,372	24,800		75.9	1	Joseph Moore	Tom Williams
3. Haylee Nye	21,005	32,969	92		2	Dustin Miller	Altig-Orlovic
4. Paul Gouveia	18,322	24,915	90		3	Demario Cooper	Slav Bitman
5. Tony Motley	17,515	25,550	91		3	Ryan Stenglein	Rick Altig

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Rashid Bokhari	\$24,751	\$24,816	89		5	Kevin Khadivian	Bob Olson
2. Kimmoy Lewis	22,372	24,800		75.9	1	Joseph Moore	Tom Williams
3. Haylee Nye	21,005	32,969	92		2	Dustin Miller	Altig-Orlovic
4. Paul Gouveia	18,322	24,915	90		3	Demario Cooper	Slav Bitman
5. Tony Motley	17,515	25,550	91		3	Ryan Stenglein	Rick Altig

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Scott Keeney
Harrisburg, PA



2. Jeffrey Oakman
Marietta, GA



3. Derrick Bates
Houston, TX



4. Ricky Thompson
Edison, NJ



5. Christopher Fave
Harrisburg, PA

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Scott Keeney	\$45,597	\$54,222	88		7	Fred Hadayia	Durhon Oldham
2. Jeffrey Oakman	29,956	28,657	88		2	Williams-Williams	
3. Derrick Bates	27,667	38,193	95		4	AJ O'Connor	Steve Greer
4. Ricky Thompson	25,150	34,753	94		3	Barry Dillah	Eric Giglione
5. Christopher Fave	23,568	28,489	97		4	Fred Hadayia	Durhon Oldham
6. Godley Varghese	22,805	25,245		68.8	5	Francisco Perez	Eric Giglione
7. Matthew Hogan	22,525	32,561	84		6	Fred Hadayia	Durhon Oldham
8. Charles McGrane	21,269	29,273	95		4	Eugene Melamed	Slav Bitman
9. Allan Gilbert	21,013	35,549		70.6	4	Denise Gilbert	Bob Olson
10. Brent Rieck	20,903	20,753	88		8	Tim Schroeder	Marc Morton

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Scott Keeney	\$45,597	\$54,222	88		7	Fred Hadayia	Durhon Oldham
* 2. Jeffrey Oakman	29,956	28,657	88		2	Williams-Williams	
* 3. Derrick Bates	27,667	38,193	95		4	AJ O'Connor	Steve Greer
* 4. Ricky Thompson	25,150	34,753	94		3	Barry Dillah	Eric Giglione
* 5. Christopher Fave	23,568	28,489	97		4	Fred Hadayia	Durhon Oldham
6. Godley Varghese	22,805	25,245		68.8	5	Francisco Perez	Eric Giglione
7. Matthew Hogan	22,525	32,561	84		6	Fred Hadayia	Durhon Oldham
8. Charles McGrane	21,269	29,273	95		4	Eugene Melamed	Slav Bitman
9. Allan Gilbert	21,013	35,549		70.6	4	Denise Gilbert	Bob Olson
10. Brent Rieck	20,903	20,753	88		8	Tim Schroeder	Marc Morton

All Time Record to Beat
YTD: \$864,620 Net ALP

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

The Keys to the City, The Keys to Your Success

Many of you have heard the buzz about AMS, or Agency Management System. However, plenty of you are still fuzzy on the details of this new system, how it works, and what the benefit of this upgrade will actually be.

Basically, the Agency System we are currently using is outdated, or rather, we have out grown it. This fact, in and of itself, is fabulous. How you ask? American Income has grown so much over the last five years that in order to help better serve our Agents in their career paths, a new system allowing for that growth has become necessary. Not only is this change necessary, but beneficial. The new system will allow for expanded contract levels and higher commission rates. Who's going to argue with that?

To help you better understand AMS we have outlined some basic facts on these two pages which may help you sort out the details. Your SGAs will keep you up to date as more information becomes available. Until then, take a look:

Under AMS, the system will promote growth and will actually give us the means to provide opportunity for more Agents to begin careers with the Company and expand everyone's success.

- We will add two new levels for a total of six available slots for people in a hierarchy.
- In addition to the new levels, we will also be adding some additional contract percentages.
- Regional General Agents will now have lifetime renewals available with the change.
- Our goal is to have one Agent write \$5,000 per month in production for every 100,000 prospective customers (based on population models).
- Expanding on that goal, for every five Agents we should have one Manager, or for every 500,000 prospects you should have one Manager.

The new Agency Management System provides a clear-cut career path for those who want to get into Management. AMS will also provide for more people choosing leadership opportunities thereby adding more recruiting power to build and increase Agency growth. With more people stepping up into Management, this in turn will allow for more opportunities for career Agents. The Agency Management System is a state of the art program where everyone benefits — Agents, Managers, policyholders, and the Company.



AMS Levels and Contracts for 2005:

Level	Contract	# of Codes
Agent	40.00%	
	50.00%	
	52.50%	
	57.50%	
	62.50%	
SA	52.50%	1 agent
	55.00%	2 agents
GA	57.50%	3 agents
	60.00%	5 agents
MGA	65.00%	5 agents
	70.00%	5 agts -ld cost
RGA	70.00%	1 MGA
	72.50%	
	75.00%	



1. AJ O'Connor

Houston, TX



2. Jason Mollo

Middleton, CT



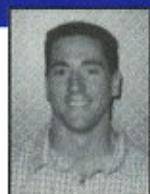
2. Fred Hadayia

Harrisburg, PA



4. Barry Dillah

Edison, NJ



5. Jim Bianchi

Rochester, NY

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

January Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
1. A.J. O'Connor	\$105,415	\$122,647		74.3	26	Steve Greer
2. Jason Mollo	88,636	96,867		69.0	13	David Zophin
3. Fred Hadayia	87,638	121,293		76.1	18	Durhon Oldham
4. Barry Dillah	86,080	97,151		70.1	14	Eric Giglione
5. Jim Bianchi	69,186	120,570		76.8	12	Durhon Oldham
6. Jason Schломann	68,089	71,752		70.3	9	Eric Giglione
7. Doreen Ryan-Foti	65,847	117,144		74.8	12	Jatoft-Foti
8. Kevin Khadivian	53,806	67,169		70.2	24	Bob Olson
9. William Cook	49,884	75,358		70.8	10	Tom Williams
10. Joseph Callahan	49,503	54,320		76.9	11	Wesley Bangs

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	SGA
* 1. A.J. O'Connor	\$105,415	\$122,647		74.3	26	Steve Greer
* 2. Jason Mollo	88,636	96,867		69.0	13	David Zophin
* 3. Fred Hadayia	87,638	121,293		76.1	18	Durhon Oldham
* 4. Barry Dillah	86,080	97,151		70.1	14	Eric Giglione
* 5. Jim Bianchi	69,186	120,570		76.8	12	Durhon Oldham
6. Jason Schломann	68,089	71,752		70.3	9	Eric Giglione
7. Doreen Ryan-Foti	65,847	117,144		74.8	12	Jatoft-Foti
8. Kevin Khadivian	53,806	67,169		70.2	24	Bob Olson
9. William Cook	49,884	75,358		70.8	10	Tom Williams
10. Joseph Callahan	49,503	54,320		76.9	11	Wesley Bangs

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Michael Hickson	Eric Giglione	\$4,613.55
Max Quasem	David Cohen	\$3,484.50
Zachary Hart	James Surace	\$3,299.42
Marlon Underwood	Bob Olson	\$3,185.95
Lance Brown	Steve Hartman	\$3,054.38
Sebastian Kazek	Tom Williams	\$3,035.17
Desheila Hargrove	Eric Giglione	\$2,941.70
Carla Miller	John Akers	\$2,801.90
William Hathorne	Bob Olson	\$2,763.84
Dmitriy Goncharuk	Altig-Orlovic	\$2,734.08
Total Retention Bonus Paid: \$367,036.52 358 Producers Qualified		

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jason Schломann	Eric Giglione	\$6,537.19
Fred Hadayia	Durhon Oldham	\$6,345.64
Doreen Ryan-Foti	Jatoft-Foti	\$6,224.17
Barry Dillah	Eric Giglione	\$6,169.88
Jim Bianchi	Durhon Oldham	\$5,852.90
Kevin Khadivian	Bob Olson	\$4,230.83
A.J. O'Connor	Steve Greer	\$4,135.71
Chris Hernandez	Chris La Fond	\$3,871.02
Narinder Dhillon	Paul Rumbuc	\$3,536.85
Denise Gilbert	Bob Olson	\$3,358.47
Total Leadership Bonus Paid: \$120,686.21 74 Managers Qualified		

PR Bonus*

Qualifier	SGA	Bonus Amount
Vivian Dwyer	Altig-Hay/Bitman	\$4,570.02
Erica Dalager	Rick Altig	\$4,067.91
Cassandra Robinson	Altig-Martyn	\$3,899.25
Anne Bowyer	Rick Altig	\$2,821.41
Shannon Walker	Rick Altig	\$2,000.08
Randy Stockley	Altig-Martyn	\$1,627.38
Brenda DiSomma	Eric Giglione	\$1,499.30
Charles Hill	Jatoft-Foti	\$1,415.35
Laurie Onasch	Joseph Manone	\$1,275.34
Susan Gilbert	Bob Olson	\$1,253.76
Total PR Bonus Paid: \$44,890.93 50 PR Reps Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income Proudly Present A New Labor Advisory Board Member



Hon. Richard Gephardt
*Former Democratic Majority &
Minority Leader of the U.S.
House of Representatives*

Hon. Richard Gephardt, Former Democratic Majority and Minority Leader, has been unanimously elected to the Labor Advisory Board.

Mr. Gephardt was born in 1941 in the same south St. Louis neighborhood he represented in Congress. He began his career in public service as a precinct captain in St. Louis's 14th Ward. After graduation from Northwestern University and the University of Michigan Law School, he was twice elected Alderman and became the leader of a group of aggressive young reformers known as the "Young Turks."

Gephardt was first elected to represent Missouri's Third District in 1976. As a House freshman, he was given the rare opportunity of serving both on the Ways and Means and Budget Committees, where he became a national leader on health care, trade and tax fairness.

In 1984, Gephardt was elected Chairman of the House Democratic Caucus, the fourth-ranking leadership position in the House. In 1987, he became the first Democratic candidate to enter the 1988 presidential race, where he won the Iowa Democratic Caucus and helped frame the economic issues that dominated the election. In 1989, he was elected by his colleagues in the House to serve as their Majority Leader. In 1994, Gephardt was elected by his colleagues to serve as the

House Democratic Leader, the top Democratic Leadership position in the House.

Working in Congress, Gephardt sought to promote economic and personal security by strengthening bedrock commitments to the American people, especially Medicare and Social Security. He fought to lay the groundwork for long-term prosperity and opportunity for every hard-working family. He always sought to enact policies that unlock people's potential and liberate the entrepreneurial spirit of the American people. Joining with Senator John McCain, he repeatedly reached across the aisle to pass campaign finance reform, end corporate welfare, and restore tax code fairness for all.

Drawing on his knowledge, leadership abilities, and diplomatic experience, he helped lead the country through the worst attack in its history since Pearl Harbor. On Sept. 12, 2001, Gephardt visited the White House and pledged his unstinting support in the fight against terrorism and to do whatever it takes to protect all American families.

We are extremely enthusiastic that Mr. Gephardt has become a member of our Labor Advisory Board, and we are looking forward to a long partnership for many years to come.

Congratulations!

American Income & National Income Proudly Present A New Labor Advisory Board Member



Edward Sullivan
*President
Building and Construction
Trades Department*

Edward Sullivan, President, Building and Construction Trades Department (BCTD), has been unanimously elected to the Labor Advisory Board.

The BCTD coordinates activity and provides resources to 15 affiliated trades unions in the construction industry. The BCTD was created in 1908 and helped its affiliated unions make job sites safer, deliver apprenticeship and journey-level training, organize new workers, support legislation that affects working families, and assisted in securing improved wages, hours and working conditions through collective bargaining. The BCTD has 386 state, local, and provincial councils in the United States and Canada.

Mr. Sullivan began his career in the elevator trade as a probationary helper with IUEC Local 4 in 1964. He worked

as a construction mechanic and an adjuster in maintenance before he was elected business manager for Local 4 in 1981.

In 1996, Mr. Sullivan was elected assistant to the general president of IUEC, and in 1998, he was elected as general president. Sullivan was also honored in 1997 when he received the Gompers-Murray-Meany Award.

Aside from serving as president of the BCTD, Mr. Sullivan currently serves on the AFL-CIO Executive Council and is the chairman of the Board of Directors of the National Coordinating Committee for Multi-Employer Plans, and the Center to Protect Workers' Rights.

We welcome Mr. Sullivan to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

JANUARY CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.7	\$372,995	\$390,000	96	\$531,487	\$618,500	86	91

JANUARY CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.6	\$123,598	\$108,500	114	\$156,959	\$169,000	93	103

JANUARY CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Greer		69.8	\$126,263	\$84,000	150	\$144,117	\$125,000	115	133
Bill Jennings		72.1	81,081	86,500	94	126,322	140,000	90	92

JANUARY CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	85		\$116,060	\$78,000	149	\$132,525	\$121,500	109	129
Steve Hartman		73.3	65,564	71,500	92	109,067	114,000	96	94

JANUARY CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wesley Bangs	84		\$49,502	\$28,500	174	\$54,545	\$42,500	128	151
Rusty Jewell		82	43,023	34,500	125	55,403	56,500	98	111

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.7	\$372,995	\$390,000	96	\$531,487	\$618,500	86	91

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.6	\$123,598	\$108,500	114	\$156,959	\$169,000	93	103

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Steve Greer		69.8	\$126,263	\$84,000	150	\$144,117	\$125,000	115	133
Bill Jennings		72.1	81,081	86,500	94	126,322	140,000	90	92

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	85		\$116,060	\$78,000	149	\$132,525	\$121,500	109	129
Steve Hartman		73.3	65,564	71,500	92	109,067	114,000	96	94

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wesley Bangs	84		\$49,502	\$28,500	174	\$54,545	\$42,500	128	151
Rusty Jewell		82	43,023	34,500	125	55,403	56,500	98	111

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

“Be of service. Whether you make yourself available to a friend or co-worker, or you make time every month to do volunteer work, there is nothing that harvests more of a feeling of empowerment than being of service to someone in need.”

— Gillian Anderson

MONETARY DONATIONS

American Income & National Income

- Gave \$25,000 to the Economic Policy Institute.
- Contributed \$5,000 to the Labor Council for Latin American Advancement.
- Donated \$35,000 to the Union Label & Service Trades Department, AFL-CIO, in support of the Project Union Made Web site.

- Gave \$5,000 to the Coalition of Labor Union Women.

Mark Hancock Agency

- Gave \$250 to the *Jobs for Justice* campaign in Indiana.
- Contributed \$100 to OPEIU Local 1 for their 100th anniversary celebration.

Total \$70,400.00

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

Keeping You Informed — Keeping You in the Loop

At American Income and National Income, we take pride in what we do and strive to be the best at it. Therefore, to be the best we make every effort to provide you with what you need to be effective and efficient in the field. Part of doing that is giving you the information needed to keep you in the loop. With that, here are headlines to give you the heads up!

Edward Sullivan, President of the BCTD Shows Support for AIL and Joins the Labor Advisory Board

Edward Sullivan, President of the Building and Construction Trades Department, AFL-CIO, introduces his council to the product offerings of American Income in a letter dated Jan. 31, 2005.

This support will open doors for the PR team so they can concentrate on building relationships with this council's affiliated unions.

This letter presents a wonderful opportunity, and are encouraging the PR Team to forward the letter to the affiliated unions asking them to consider participating in the programs we have to offer.

A copy of this letter has been posted at www.ailife.com.

For more information on Mr. Gephardt and Mr. Sullivan, turn to Pages 16 and 17. Also, look for the next issue of *The Front Line* with more details and information to assist you in the field and keep you in the loop.

Dick Gephardt Joins American Income Life Insurance Company Labor Advisory Board

Dick Gephardt, Democratic Majority and Minority Leader in the House of Representatives for 14 years, has joined the American Income Life (AIL) Labor Advisory Board. Gephardt will also serve as an adviser to the company, assisting State General Agents and consulting on company policy.

AIL President and CEO Roger Smith said the addition of Gephardt to the AIL family “provides a new dimension of service to customers, shareholders, and our union clientele.” Adding: “Mr. Gephardt’s well-earned reputation for integrity, leadership, and advocacy for working families is a great fit with our corporate objectives.”

Jules Pagano, AIL Executive Director, hailed Gephardt as an “emblem of the best American public service and political life has to offer. We are confident he will find his association with AIL to be another fulfilling and stimulating facet of his life.”

As a presidential candidate in the 2004 Democratic primaries, Gephardt was a far and away favorite among union members even after he pulled out of the race last Spring. He chose not to run for an eighth term in the House of Representatives last year.

Reminiscent of Hubert Humphrey’s “happy warrior” style, Gephardt’s appeal throughout his 28-year political career was based on twin themes of community activism and citizen participation in government.



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



David Blaisdell
Nashville, TN



Erica Dalager
Crystal, MN

Category B:



Vivian Dwyer
Glen Allen, VA



Catherine Briggie
Phoenix, AZ

Category C:



Erin McKee
Columbia, SC



Patti Morgan
Shreveport, LA

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	28,082	Rick Altig
2. Malka Arony	5,265	Cohen/Hartman
3. Brenda DiSomma	3,050	Eric Giglione

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. David Blaisdell	4,253	Rick Altig
2. Erica Dalager	3,173	Rick Altig
3. Casandra Robinson	3,077	Rick Altig
4. Malka Arony	2,735	Cohen/Hartman
5. Brenda DiSomma	2,526	Eric Giglione

Category B	No. Cards	SGA
1. Vivian Dwyer	2,765	Altig-Hay/Bitman
2. Catherine Briggie	1,624	Steve Hartman
3. Michelle Baxter	821	Mark Hancock
4. Brenda Swecker	615	Chris La Fond
5. Patra Meacham	596	Scott Swanson

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Erin McKee	9	Rusty Jewell
2. Patti Morgan	8	Ron VanWoesik
3. Krissa Hensley	4	Marc Morton
4. Billy Sauers	3	Tom Williams
4. Kelly Bittle	3	Chris Wittenbach

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	28,082	Rick Altig
*2. Malka Arony	5,265	Cohen/Hartman
3. Brenda DiSomma	3,050	Eric Giglione

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. David Blaisdell	4,253	Rick Altig
*2. Erica Dalager	3,173	Rick Altig
3. Casandra Robinson	3,077	Rick Altig
4. Malka Arony	2,735	Cohen/Hartman
5. Brenda DiSomma	2,256	Eric Giglione

Category B	No. Cards	SGA
*1. Vivian Dwyer	2,765	Altig-Hay/Bitman
*2. Catherine Briggie	1,624	Steve Hartman
3. Michelle Baxter	821	Mark Hancock
4. Brenda Swecker	615	Chris La Fond
5. Patra Meacham	596	Scott Swanson

All Time PR Group Production Record

YTD: 103 groups Vivian Dwyer

Category B	Groups	SGA
*1. Erin McKee	9	Rusty Jewell
*2. Patti Morgan	8	Ron VanWoesik
3. Krissa Hensley	4	Marc Morton
4. Billy Sauers	3	Tom Williams
4. Kelly Bittle	3	Chris Wittenbach

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

Old World Tradition



Meets New World Fun



THE *Fairmont*
NEW ORLEANS

New Orleans
July 27-30, 2006

Public Relations Bonus

Qualifiers

Vivian Dwyer	\$4,570.02
Erica Dalager	\$4,067.91
Casandra Robinson	\$3,899.25
Anne Bowyer	\$2,821.41
Shannon Walker	\$2,000.08
Randy Stockley	\$1,627.38
Brenda Di Somma	\$1,499.30
Charles Hill	\$1,415.35
Laurie Onasch	\$1,275.34
Susan Gilbert	\$1,253.76
Suzanne Powers	\$1,216.56
Malka Arony	\$1,090.32
Richard Case	\$1,035.22
David Blaisdell	\$1,028.76
Frances Christie	\$868.20
Robyn Hampton	\$815.64
Al Wall	\$792.24
Susan Fuldauer	\$772.12
Mark Gagliardi	\$750.26
Larry Lozano	\$720.06
Rence Flannery	\$675.72
William Sauers	\$664.70
Becky Cutler	\$624.54
Krissa Hensley	\$622.90
Brett Neal	\$617.30
Jacqueline deVooght	\$582.76
Timothy Farr	\$529.00
Leo VanDenBussche	\$510.36
Jenny Williams	\$465.00
Manon Brulotte	\$443.85
Robin Andrade	\$414.70
Susan Kelleher	\$408.80
Rachelle Valdez	\$401.80
Catherine Briggie	\$371.30
Kenneth Altizer	\$326.70
William Verbeten	\$325.81
Cyntha Leburn-Yaffe	\$312.71
Joseph Galusha	\$282.87
George Farenthold	\$271.02
Rona Pileggi Spano	\$267.57
Robert Dailey	\$267.45
Mario Soljan	\$256.95

Sandra Johnson	\$249.33
Brenda Swecker	\$231.26
Donald Spohn	\$230.40
Richard Meshulam	\$214.92
Robin Denham	\$214.47
Irene Rurycz	\$213.30
John Molina	\$192.96
Mary Hinterberger	\$181.30

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$44,890.93



Leadership Bonus

January Bonus Qualifiers

Jason Schlomann	\$6,537.19
Frederick Hadaya	\$6,345.64
Doreen Foti-Ryan	\$6,224.17
Barry Dillah	\$6,169.88
Jim Bianchi	\$5,852.90
Kevin Khadivian	\$4,230.83
Alfred O'Connor	\$4,135.71
Christopher Hernandez	\$3,871.02
Narinder Dhillon	\$3,536.85
Denise Gilbert	\$3,358.47
Cook,Bill	\$3,344.25
Lawrence Hauck	\$3,264.64
Eugene Melamed	\$3,219.03
Joseph Callahan	\$3,193.81
Brian Traboulay	\$3,153.42
Jeff Dinocento	\$2,961.84
David Hausman	\$2,928.75
Joshua Goodman	\$2,799.31
Gabriel Hernandez	\$2,668.99
Steven Jakubczak	\$2,633.05
Perez,Francisco	\$2,619.01
David Iriye	\$2,611.94
Mark Bleier	\$2,492.11
Ryan Stenglein	\$2,430.46
Susan Bergh	\$2,327.24
Dan Phillips	\$2,273.89
David Wang	\$2,265.13
Hal Herman	\$2,249.19
Tomas Thundiyil	\$2,047.21
Willie Hayden	\$2,023.78
Alan Conquest	\$1,975.44
Jeff Ribman	\$1,521.59

Matthew Hogan	\$629.04
Godley Varghese	\$621.95
Rashid Bokhari	\$571.53
Mary Ann Gaelic	\$542.13
Richard Refano	\$536.24
Andrew Limoli	\$535.76
Scott Keeney	\$514.88
Leo Porter	\$457.82
Jennifer Gilbert	\$449.74
Brian Tedaldi	\$421.96
Tara Ponte	\$413.63
Tony Motley	\$410.04
Rick Thompson	\$403.91
Ilya Kardava	\$326.20
Beck,James	\$313.25
Eric Renteria	\$297.01
Randy Teyssier	\$292.57
Ngochich Cao	\$292.44
Terrence Thomas	\$287.65
Tracy Haden	\$282.97
Colbeck,Brian	\$282.18
Yvonne Hernandez	\$281.28
Derrick Bates	\$279.64
William Jaeger	\$269.29
Chad Cannella	\$265.50
Edward Hanna	\$264.58
Raymond Oriol	\$256.56
Steven Dichiaro	\$253.88
Glenn Snowden	\$249.69
Bruce Lamont	\$246.53
Rodney Ward	\$245.55
Ricardo Ferreira	\$241.48

Mark Gorman	\$240.35
Christopher Fave	\$240.07
Salvatore Giacchi	\$233.72
Michael Nowak	\$211.24
John Keiderling	\$166.18
Bradley Kulak	\$160.66
William Hathorne	\$158.21
Heather Bunyan	\$100.01
Wes Elder	\$91.76
Allan Gilbert	\$80.39

Total **\$120,686.21**

Retention Bonus

QUALIFIER	BONUS	A&H
Michael Hickson	\$4,613.55	\$159.38
Max Quasem	\$3,484.50	\$207.10
Zachary Hart	\$3,299.42	
Marlon Underwood	\$3,185.95	
Lance Brown	\$3,054.38	
Sebastian Kazek	\$3,035.17	\$126.75
Desheila Hargrove	\$2,941.70	
Carla Miller	\$2,801.90	
William Hathorne	\$2,763.84	
Dmitriy Goncharuk	\$2,734.08	
Noe Gonzales	\$2,718.88	
Samuel Cohen	\$2,693.43	\$131.19
Arthur Westergren	\$2,689.30	\$155.50
Christopher Clark	\$2,640.60	
Lawrence Tenamore	\$2,593.46	
Derek Sandilands	\$2,414.57	
Sylvia Freeman	\$2,388.75	
Kashif Tufail	\$2,360.31	\$209.19
Kevin Muckle	\$2,340.43	\$262.96
Pablo Pirela	\$2,327.56	
Karen McQuoid	\$2,301.84	\$184.50
Ronald Friedlander	\$2,279.34	\$173.52
Omar Hashimi	\$2,268.38	
Shashi Parekh	\$2,202.48	\$314.28
Timothy Clark	\$2,184.36	
Alex Bluhm	\$2,136.14	
Anastasiya Fedosova	\$2,109.01	\$261.18
James Schneider	\$2,098.10	
Crystal Valentine	\$2,060.62	
Donald Strynadka	\$2,059.50	
Timothy Cruise	\$2,034.12	
Sergey Tovmenko	\$2,015.91	\$263.43
Benjamin Mancillas	\$2,015.09	
Rodney Ward	\$1,915.55	\$135.83
Russell Morris	\$1,900.24	
Anthony Mele	\$1,870.85	\$285.77
Justin Germany	\$1,860.83	
Kathleen Loughran	\$1,819.28	\$131.12
Mack Bell	\$1,810.79	
William Gordon	\$1,798.76	
Matthew Wolfanger	\$1,787.80	\$229.42
Jennifer Baron	\$1,784.94	\$143.57
Jin Zhou Zhao	\$1,778.19	
James Davis	\$1,775.82	
Holly Desmond	\$1,768.09	
Lily Tchen	\$1,731.60	
Brian Waller	\$1,726.27	
Bryan Johnson	\$1,715.10	
Brian Traboulay	\$1,690.33	
Raphael Bouchereau	\$1,684.94	
Kristin Turner	\$1,680.60	
Robert Seeber	\$1,658.96	\$212.59
Scott Remmey	\$1,657.15	
Richard Rainone	\$1,650.25	
Amir Sedaghat	\$1,647.06	
Derrick Bates	\$1,640.92	\$127.87
Mary Ann Gaelic	\$1,615.12	\$125.84
Sara Wiltsie	\$1,613.04	\$218.40
Justin Smith	\$1,571.44	\$182.64
Brian Schreiter	\$1,570.32	\$121.20
Ryan Dorshelmer	\$1,569.85	\$130.68
Yvonne Hernandez	\$1,567.68	
Gregory Siard	\$1,555.05	

QUALIFIER	BONUS	A&H
Michael Kolasa	\$1,548.82	
Michael Nowak	\$1,523.83	\$126.07
Brian Hellman	\$1,523.82	\$96.96
John Martin	\$1,523.06	
David Gevry	\$1,507.12	
Scott Keeney	\$1,488.80	\$138.40
Angeles Ordas	\$1,477.40	
Allison Bankowski	\$1,466.59	
Nicholas Soboleski	\$1,460.35	
Rudi Camenzind	\$1,458.63	
Alfred Brenner	\$1,450.29	
Mark Gorman	\$1,447.76	\$125.20
James Beck	\$1,446.32	
Jason Coleman	\$1,440.22	\$92.74
Robert Bingham	\$1,438.91	
Latasha Grider	\$1,436.57	
Alfred Brenner	\$1,428.75	
Russell Lewis	\$1,427.84	\$148.80
Richard Refano	\$1,418.04	
Larry Clemons	\$1,415.86	\$163.38
Majjargal Sukhbaatar	\$1,400.36	
Kenneth Stowers	\$1,391.75	\$136.68
Andrew Manchon	\$1,378.79	
Robert Boyer	\$1,372.99	
Corey Neff	\$1,356.60	
Guy Panno	\$1,351.56	
Bonita Gartman	\$1,351.38	\$138.48
John Callier	\$1,350.29	
Navarro Simmons	\$1,337.54	
Mary Ellen Freda	\$1,328.59	
John Castore	\$1,323.62	
Tommy Chan	\$1,312.14	
Majed Alsaigh	\$1,310.56	
Travis Goff	\$1,306.73	\$97.02
Glenn Van de Sande	\$1,303.04	
Shaynee Scott	\$1,298.98	
Scott Jordan	\$1,296.91	
Laura Fisher	\$1,292.52	
Charles McGrane	\$1,280.60	
Edward Murphy	\$1,269.43	
Louis Costa	\$1,269.11	
Michael Hendrick	\$1,268.91	
James Palmes	\$1,255.50	
Mark Bleier	\$1,254.53	
Bridgit Driscoll-Hunt	\$1,250.21	
Meneluo Perakis	\$1,247.18	
Richard Rothschild	\$1,233.01	\$134.55
Erin Smith	\$1,232.44	
David Thornton	\$1,231.76	
Daniel Potilechio	\$1,228.50	
Alida Dykes	\$1,224.00	
Ricky Thompson	\$1,219.14	
Terrence Thomas	\$1,217.30	
Jason Caples	\$1,211.81	
Claudia Rodriguez	\$1,210.97	
Benjamin VanFossen	\$1,206.97	
Douglas Bauknecht	\$1,206.16	
Clayton Frost	\$1,204.29	
Ronald Hartwell	\$1,203.25	
Nicholas Wasche	\$1,202.25	
Bret Fels	\$1,201.19	
Daniel Phares	\$1,195.98	
Thomas Whitcomb	\$1,195.45	

QUALIFIER	BONUS	A&H
Veronica Ochoa	\$1,192.76	
John Bulecza	\$1,171.96	
Bradford Powell	\$1,169.03	
Ronald Trombetta	\$1,163.77	
Steven DiChiario	\$1,162.39	\$122.20
Katherine Price	\$1,159.35	\$159.25
Patricia Lee	\$1,148.48	\$100.49
Stephen Perotti	\$1,148.16	
Lynda Williams	\$1,137.21	
Frank Sommers	\$1,136.16	\$101.86
Chris Courmyer	\$1,125.69	\$99.72
Sabeel Caudle El	\$1,104.92	\$106.26
Sara Beckley	\$1,099.68	
Matthew Hogan	\$1,098.08	
Edward Hanna	\$1,097.27	\$86.79
Christopher Graf	\$1,093.03	
Thomas McElwee	\$1,086.34	\$85.58
Helen Taylor	\$1,084.45	
Andrew Limoli	\$1,072.37	\$137.41
Joseph Gaiieski	\$1,061.83	
Leo Soucy	\$1,055.71	\$121.88
Barbara Bomer	\$1,053.00	
Taniqua Medina	\$1,034.95	
Nalda Duran	\$1,021.26	
Fayleesha Williams	\$1,015.66	
Beth Snow	\$1,011.95	
Timothy Southerton	\$1,004.98	
Paul Damour	\$1,002.01	
Donald Martin	\$1,000.12	
Jennifer Sullivan	\$998.84	
Joey Kennedy	\$998.17	
John Keiderling	\$995.64	
Erik Robinson	\$992.48	
Jason Harris	\$975.53	\$81.60
Joseph Diecedue	\$974.70	
David Jackson	\$969.71	
Martin Smith	\$963.65	\$88.35
Nathan Snider	\$946.79	\$89.10
Julie Burcham	\$936.88	\$90.40
Loan Pham	\$923.02	
Charles Riggs	\$922.87	\$85.35
Ronald Kastner	\$921.87	\$116.22
Matthew Dahler	\$920.49	
Shoshannah Morris	\$917.47	
Susan O'Bryon	\$908.39	\$92.70
Anna Vaculikova	\$901.83	\$91.60
Dennis Cedeno	\$901.26	
Tara Soderman	\$890.73	
Jillian Lamb	\$887.99	
Joanne Marks	\$882.14	
Torrence Rowell	\$876.74	
Marc Stiles	\$871.67	
Travis Finley	\$866.23	
Germou Johnson	\$862.72	
Michael Dupree	\$860.56	
Ross Boles	\$853.68	
Scott Oltman	\$852.68	
Vitaliy Strizheus	\$850.91	
Brett Mercier	\$848.20	
Ricardo Ferreira	\$845.93	
Hielly Martinez	\$845.23	
Jason Mayer	\$845.02	
Vance Rountree	\$842.78	

Retention Bonus

QUALIFIER	BONUS	A&H
Gary Young	\$842.47	
Yevgeniy Kashkin	\$841.58	
Brandon Teter	\$839.84	
Daniel Smith	\$835.33	
Jayci Lau	\$828.07	
Trinh Quang	\$827.71	
Sami Mogannam	\$824.75	
Maria Esposito	\$813.93	
Joaquin Castillo	\$813.31	
Jennifer Palmer	\$811.98	
Stephen Preston	\$811.20	
Pawan Sharma	\$807.52	
John Craig	\$806.70	
Brian Gorkowski	\$805.28	
Tony Motley	\$803.52	
Ilya Kardava	\$800.46	
Allen Trebelhorn	\$790.84	
John Baloun	\$786.18	
Benjamin Foti	\$784.88	
Clifford Baker	\$735.24	\$134.40
Stephen Guidice	\$705.56	\$104.04
Wade Rowcliffe	\$687.99	\$89.72
Jason Jones	\$676.64	\$84.20
Clive Richards	\$670.65	\$103.08
Tim Riley	\$652.67	\$62.76
Ted Bryson	\$650.88	\$81.88
Matthew Thorniley	\$650.83	\$82.48
Sanjaa Anand	\$637.36	
Jose Martin	\$633.62	
Marko Vujadin	\$632.14	\$135.73
Samantha Chui	\$631.32	
Vinicio Buezo	\$630.80	
Bradley Bittner	\$624.16	
Jena Rana	\$623.88	
Nitin Maharaj	\$619.04	
Jonathan Rembetsy	\$616.80	
Vijayk Arumugaswamy	\$613.67	
Wayne Wong	\$608.03	
Curtis Frost	\$603.30	
Joshua Ross	\$601.99	
Adriana Mendoza	\$600.08	
James Wallhauser	\$599.52	
Richard Barbour	\$596.56	
Christopher Schafer	\$596.09	
Micqueal Thompson	\$595.65	
Moswen Taylor	\$593.00	
Jennifer Connelly	\$592.38	
Naveen Eapen	\$588.98	
Benjamin Blakestraw	\$586.25	
Norman Dahle	\$582.55	
Shawn Ferguson	\$581.32	
Theondrade Hawkins	\$581.23	
Owlen Reeves	\$577.89	
Christopher VonWerder	\$577.13	
Norman SwLew	\$576.91	
Dominic Buttiglieri	\$574.50	
Alma Serrata	\$570.30	
Eddie Ramos	\$569.70	
Daniel Boncich	\$566.40	
John Elsbree	\$565.38	
James O'Brien	\$564.45	
William Raymond	\$564.16	
William Burbank	\$562.94	\$84.77

QUALIFIER	BONUS	A&H
Rosamaria Lerma	\$561.38	
William Nestmann	\$561.10	
Kimberly Martin	\$561.06	
Ray Burton	\$533.12	\$75.46
Darrel Courson	\$531.05	\$81.24
James Bliefnick	\$527.45	\$66.99
Scott Mellgren	\$526.05	\$73.71
Scott Shields	\$520.31	\$77.63
Lawrence Liggett	\$518.84	\$62.44
James Osio	\$518.31	\$68.36
Chad Cannella	\$518.12	
Catrina Nguyen	\$511.27	
Jennifer Gilbert	\$486.44	
Ricardo Villasenor	\$485.76	
Michael Leith	\$484.54	
Loren Cardwell	\$482.85	
Zulfikar Bhukera	\$480.57	
Kevin Doszak	\$479.82	\$98.73
Chris Martell	\$479.43	
Sue Weiss	\$477.04	
Shawn Richmond	\$471.06	
Kenneth Medina	\$471.50	
John Hornak	\$465.29	
Elizabeth Ortiz	\$463.77	\$53.31
Dawn McElwain	\$461.88	\$53.31
Nathan Rotzenberg	\$458.52	\$64.47
Dean Sproles	\$455.97	\$63.33
Robert Illreich	\$451.07	
Jamie Winkler	\$450.49	\$51.06
Lisa Roemer	\$450.34	
Patrick Dinan	\$449.89	
Tasha Tucker	\$449.55	
Pauline Murchie	\$448.80	
John Farley	\$447.91	
Shannelle Hardy	\$446.49	
Crystal Garrett	\$445.86	\$46.38
John Joswick	\$443.80	
Taiwo Daisi	\$443.16	
Clark Andrews	\$442.58	
Rhonda Scott	\$441.00	
Scott Witzel	\$426.25	\$46.15
Kelly Pascal	\$424.88	\$45.92
Stanley Smith	\$419.79	
Pamela Hampton	\$416.71	
Thomas Rosenbaugh	\$416.35	
Lawens Joachim	\$413.74	
Adam Hunsaker	\$412.89	
Thomas Fortino	\$410.62	
Michael Fagan	\$410.50	
Thomas Parker	\$410.33	
John Rice	\$409.44	
Robert Hill	\$408.18	
Yann Lesperance	\$408.06	
Victor Deavila	\$407.48	
Ralph Hubbard	\$406.22	
John Brian	\$404.89	
Steve Fay	\$401.67	
Manuel Olea	\$401.08	
Sara Thrailkille	\$400.05	
Jose Ferreyro	\$397.53	
Randall Romo	\$397.07	
Elonia Barr	\$396.50	
Paul Gouzeia	\$395.59	

QUALIFIER	BONUS	A&H
Craig Snyder	\$394.46	
Michael Christ	\$394.45	
Anthony Cancelliere	\$394.37	
Fouad Marzouki	\$393.61	
David Kingston	\$392.89	
Michele Davis	\$391.64	
Terry Bansom	\$391.05	
Benjamin Turyk	\$388.20	
Kevin Willey	\$387.96	
Garth Kaufmann	\$386.37	
Daniel Matheny	\$384.70	
Wonder Nyatanga	\$384.61	
David Williams	\$384.56	
James Richwine	\$384.12	
Leaette McCallister	\$383.71	
Kara Peck	\$383.02	
Claude Claybrook	\$382.97	
Tim McAdams	\$382.67	
Eric McAtee	\$379.71	
Jerry Lowery	\$378.68	
Randy Teysier	\$374.62	
Denice Davidson	\$374.34	
Vanessa Nestor	\$374.03	
Jane Ronga	\$373.96	
Lori Duque	\$242.05	
Joe Beard	\$241.56	
John Thompson	\$235.87	
Jeffrey Kelly	\$222.94	
Dustin Tolbert	\$222.81	
Gala Gorman	\$216.78	
Roxanne Ropp	\$215.75	
Mark Forgea	\$210.97	
Christopher Dunne	\$201.45	
Ryan McGillivray	\$191.84	
Carl Hoffmann	\$188.45	
Robert Porter	\$187.59	
Steven Small	\$186.65	
Cory Adams	\$185.91	
Charlie Fenton	\$180.15	
Ralph Petrin	\$172.96	
Raymond Cunningham	\$171.60	
Leonid Rayz	\$166.00	
Randall Taylor	\$163.61	

Total Bonus Paid Out
\$367,036.52
Total A&H
\$9,740.45